

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Theresa M Shaak

Case No.: 1-19-05364HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Midfirst Bank
Court Claim Number:	18
Last Four of Loan Number:	1735
Property Address if applicable:	747 S Fourth Ave

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$1,490.06
b.	Prepetition arrearages paid by the trustee:	\$1,490.06
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$836.53
f.	Postpetition arrearage paid by the trustee:	\$836.53
g.	Total b, d, and f:	\$2,326.59

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 23, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Theresa M Shaak

Case No.: 1-18-01843HWV
Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 23, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

John Hyams, Esq
2023 N 2nd St
Suite 203
Harrisburg PA 17102

Served by First Class Mail

Midfirst Bank
999 NW Grand Blvd Suite 100
Oklahoma City OK 73118

Theresa M Shaak
747 S Fourth Ave
Lebanon PA 17042

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 23, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-05364 TERESA M SHAAK

MIDFIRST BANK
999 NORTHWEST GRAND BLVD
SUITE 100
OKLAHOMA CITY, OK 73102

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: 747 S 4th Street - POST-ARRE

ARREARS - 747 S 4TH STREET

Amt Sched:	\$0.00	Debt:	\$836.53	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$836.53	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	MIDFIRST BANK							
521-0	MIDFIRST BANK		02/15/2023	2021970	\$14.55	\$0.00	\$14.55	
521-0	MIDFIRST BANK		01/18/2023	2020964	\$118.06	\$0.00	\$118.06	
521-0	MIDFIRST BANK		12/13/2022	2019970	\$118.05	\$0.00	\$118.05	12/22/2022
521-0	MIDFIRST BANK		11/16/2022	2019016	\$118.06	\$0.00	\$118.06	12/08/2022
521-0	MIDFIRST BANK		10/18/2022	2017971	\$124.54	\$0.00	\$124.54	10/27/2022
521-0	MIDFIRST BANK		09/13/2022	2016922	\$124.52	\$0.00	\$124.52	09/22/2022
521-0	MIDFIRST BANK		08/17/2022	2015895	\$124.54	\$0.00	\$124.54	08/25/2022
521-0	MIDFIRST BANK		07/13/2022	2014834	\$94.21	\$0.00	\$94.21	07/25/2022
Sub-totals:					\$836.53	\$0.00	\$836.53	
Grand Total:					\$836.53	\$0.00		

Disbursements for Claim

Case: 19-05364 TERESA M SHAAK

MIDFIRST BANK
999 NORTHWEST GRAND BLVD
SUITE 100
OKLAHOMA CITY, OK 73102

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: 747 S 4th Street - PRE-ARREARS

ARREARS - 747 S 4TH STREET

Amt Sched:	\$90,829.00	Debt:	\$1,490.06	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,490.06	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	MIDFIRST BANK							
520-0	MIDFIRST BANK		02/15/2023	2021970	\$25.91	\$0.00	\$25.91	
520-0	MIDFIRST BANK		01/18/2023	2020964	\$210.29	\$0.00	\$210.29	
520-0	MIDFIRST BANK		12/13/2022	2019970	\$210.30	\$0.00	\$210.30	12/22/2022
520-0	MIDFIRST BANK		11/16/2022	2019016	\$210.29	\$0.00	\$210.29	12/08/2022
520-0	MIDFIRST BANK		10/18/2022	2017971	\$221.81	\$0.00	\$221.81	10/27/2022
520-0	MIDFIRST BANK		09/13/2022	2016922	\$221.83	\$0.00	\$221.83	09/22/2022
520-0	MIDFIRST BANK		08/17/2022	2015895	\$221.81	\$0.00	\$221.81	08/25/2022
520-0	MIDFIRST BANK		07/13/2022	2014834	\$167.82	\$0.00	\$167.82	07/25/2022
Sub-totals:					\$1,490.06	\$0.00	\$1,490.06	
Grand Total:					\$1,490.06	\$0.00		